COMPLETE LISTING OF CLAIMS

1.   (Currently amended)   A method of conducting a transaction via a self service terminal (SST), the method comprising the steps of:

encrypting transaction data stored in a first device under control of a first human party, the data including security identification information;

transferring the encrypted data to a device of a third human party;

transferring or copying the encrypted data from the device of the third human party to the SST; and

causing the SST to decrypt the encrypted data, verify the security identification information, and then execute the transaction upon verification.

allowing the third party to transfer the encrypted data to an SST; and

allowing the SST to decrypt the data, verify the security identification information, and execute the transaction.

2.   (Original) The method of claim 1, further comprising the step of transferring transaction confirmation data from the SST to the third party.

3.   (Original) The method of claim 1, further comprising the step of including data determining which third party is permitted to transfer the data to the SST.

4.   (Currently amended) A method of conducting a transaction via a self service terminal (SST), the method comprising the steps of:

receiving on a <u>third party</u> device encrypted transaction data from a device of a ~~third~~ <u>first</u> party, the data including security identification information;

transferring the encrypted data from the ~~receiving~~ <u>third party</u> device to an SST; and

<u>causing the SST to decrypt the encrypted data, verify the security identification information, and then execute the transaction upon verification.</u>

~~allowing the SST to decrypt the data, verify the security identification information, and execute the transaction.~~

5.   (Original)   A method of operating a financial service, the method comprising the steps of:

provide a user with an encryption key and an identification token for use with a user device;

providing a self service terminal (SST) with a corresponding decryption key;

accepting encrypted transaction data including the identification token from a device of a third party;

decrypting the transaction data;

verifying the decrypted identification token; and

executing the requested transaction.

6.   (Currently amended)   A method of using a financial service, the method comprising the steps of:

~~encrypting~~

using a device_in possession of a first party, encrypting transaction data and an identification token ~~with~~ using an encryption key; and

presenting the encrypted data to a financial service operator via a device of a third party.

7.   (Currently amended)   A method of purchasing goods or services, the method comprising the steps of:

within a first device, encrypting transaction data

<u>permanently</u> stored in ~~a~~ <u>the</u> first device, the data including security identification information;

transferring the encrypted data to a device of a third party;

<u>transferring the encrypted data from the device of the third party to a merchant or service provider; and</u>

<u>causing the merchant or service provider to decrypt the encrypted data, verify the security identification information, and then execute the transaction upon verification.</u>

~~allowing the third party to transfer the encrypted data to a merchant or service provider; and~~

~~allowing the merchant or service provider to decrypt the data, verify the security identification information, and execute the transaction.~~

8.   (Original) A method of operating a self-service terminal to allow a user to carry out a desired transaction through a third party, the method comprising the steps of:

receiving encrypted transaction data including security identification information from the third party;

decrypting the encrypted transaction data from the third party;

verifying   the   security   identification   information received from the third party; and

executing the desired transaction of the user based upon the   decrypted   transaction   data   and   the   verified   security identification information received from the third party.

9.   (Original) The method of claim 8, further comprising the step of transferring transaction confirmation data to the third party.

10.   (Original)   A method of operating an automated teller machine (ATM) to allow an ATM customer to carry out a desired financial transaction through a device operated by a third party, the method comprising the steps of:

receiving encrypted transaction data including security identification information from the third party device which has received the encrypted transaction data from a device operated by

the ATM customer;

decrypting the encrypted transaction data including security identification information received from the third party device;

verifying the security identification information received from the third party device; and

executing the desired financial transaction of the ATM customer based upon the decrypted transaction data and the verified security identification information received from the third party device.

11.   (Original)   The method of claim 10, further comprising the step of transferring financial transaction confirmation data to the third party device.

12.   (Original)   A method of operating a retail facility to allow a retail customer to carry out a desired retail transaction through a device operated by a third party, the method comprising the steps of:

receiving encrypted transaction data including security identification information from the third party device which has received the encrypted transaction data from a device operated by the retail customer;

decrypting the encrypted transaction data including

security identification information received from the third party device;

verifying the security identification information received from the third party device; and

executing the desired retail transaction of the retail customer based upon the decrypted transaction data and the verified security identification information received from the third party device.

13. (Original) The method of claim 12, further comprising the step of transferring retail transaction confirmation data to the third party device.

14. (New) Method according to claim 1, wherein the first device is portable, and is personal property of the first party.

15. (New) Method according to claim 1, wherein none of the data security information is made available to, nor known by, the third party.

16. (New) Method according to claim 6, wherein the transaction data, after encryption, is transferred to the device of the third party, prior to the step of presenting the encrypted data to a financial service operator.

17.   (New) A method, comprising:

a)   maintaining a PIN in storage in a user's personal computing device A;

b)   entering a dollar amount into the user's personal computing device A;

c)   encrypting the dollar amount and the PIN to produce encrypted data;

d)   transferring the encrypted data to another computing device B from device A;

e)   transferring the encrypted data from the other computing device B to a self-service terminal, SST; and

f)   causing the SST, or a related system, to evaluate the PIN in the encrypted data, and if the PIN is valid, executing a transaction involving the dollar amount.

18.   (New)   Method according to claim 17, wherein the transaction comprises dispensing currency by the SST.

19.   (New)   In a process of obtaining currency from an ATM which requires a PIN to dispense currency, a method of delivering a PIN to the ATM, comprising:

a)   encrypting a currency amount and a PIN into a packet of encrypted data; and

b) delivering the packet to a party who

    i) does not know the PIN, and

    ii) has no access to the PIN.

20. (New) Process according to claim 19, and further comprising:

c) delivering the packet to the ATM.

21. (New) A method, comprising:

a) receiving, from a person at an ATM, an encrypted data packet which contains (1) a currency amount and (2) a PIN; and

b) without receiving a PIN from the person for confirmation, determining if the encrypted PIN is valid, and, if so, dispensing currency to the person.

22. (New) Method according to claim 21, wherein the currency dispensed is substantially equal to the currency amount.